



2015 Summary of Benefits City of Bainbridge Island - IAM

Health Insurance Coverage

- Begins on the 1st of the month following date of hire
- Employee selects one health option
 1. Regence HealthFirst –\$10 per visit co-pay, no deductible
 2. Group Health –\$10 per visit co-pay, no deductible; Group Health requires members to use their clinics
- Employee health care premiums: 5% paid by the employee and 95% paid by the City
- Spouse/dependent health care premiums: 15% paid by the employee and 85% paid by the City
- Regence prescription coverage - prescription co-pay is \$15 (name brand), \$4 (generic)
- Group Health prescription coverage – prescription is lesser of GHC's charge or \$10 co pay

Dental Insurance Coverage

- Coverage is through Washington Dental
- Begins on the 1st of the month following date of hire
- Premium is 100% paid by the City (employee, spouse, dependents)
- No deductibles
- 2 cleanings per year
- Annual maximum - \$1,500
- Lifetime orthodontia maximum - \$2,000
- This is an "Incentive" Plan. All preventative and maintenance work is covered at 100% the first year. Each calendar year you use your dental benefits, your incentive level remains at 100%. If you do not use the plan for a calendar year, your incentive level will decrease by 10% from the last payment level, but will never go below 70%.

Vision Insurance Coverage

- Coverage is through Vision Services Plan (VSP)
- Begins on the 1st of the month following date of hire
- Premium is 100% paid by the City (employee, spouse, dependents)
- No co-pays
- Plan provides for an eye exam, lenses or contacts every 12 months from your last date of service
- Plan provides for frames every 24 months from your last date of service

Life Insurance

- Administered by Association of Washington Cities
- Provider: The Standard; coverage: \$40,000
- Premium is 100% paid by the City
- Optional additional life insurance available at a pre-tax rate at employee's expense

Long Term Disability

- Administered by Association of Washington Cities
- Provider: The Standard
- Premium is 100% paid by the employee
- Provides 67% benefit with 90-day waiting period

Retirement Plans

- Public Employee Retirement System (PERS)
 - Choice of 2 plans

- Mandatory employee contribution set by DRS (varies with plans)
 - City contribution to General Fund set by DRS
- Deferred Compensation
 - Choice of 2 programs
 - State of Washington
 - ICMA
 - Tax-deferred

Guaranteed Education Tuition

- Savings plan for dependent tuition at many colleges and universities

Pre-Tax Programs (paid by employee through payroll deduction)

- Flexible spending account for health and dependent day care
- AFLAC

City Programs

- Employee Assistance Program – 5 visits per issue
- Commute Trip Reduction Incentive - \$50/month and paid quarterly
- Wellness program - Points earned for time off or payout

Vacation, Sick, Holidays

- Vacation: 8 – 15.33 hours per month, increases with longevity
- Sick: 8 hours per month
- Holidays (Fixed): 10 per year
- Holidays (Floating): 1 (8 hours) per year

Education Incentive

- The City Manager may authorize an employee to take college classes and, upon receiving a passing grade (“C” or better), the City shall reimburse the employee for tuition and book expenses associated with the authorized class.
- The authorization must be in writing and received prior to enrollment in order to receive tuition and book reimbursement.